REMARKS

Claims 1-5, 7, 9 and 11-13 have been rejected under 35 USC 102(b) as anticipated by Jacobs. The rejection is respectfully traversed.

In the instant invention, the telecommunications terminal has a variety of units used for transmitting data using a transmission method associated with each transmission unit. For example, transmission can be effected by a transmission unit using an SMS transmission method, while another unit could use for example e-mail, fax, etc.

The Examiner, in Response to Arguments beginning on page 2 of the Office Action, and citing Jacobs states that "clearinghouse 18 also transmits a request for either digital money or a financial ID specifying a credit or debit account and approval to charge the account. The mobile unite 12 receives the signals and presents appropriate displays to the customer to display information received from clearinghouse 18, and to request selection of a credit or debit account or digital money (Fig. 2, step 112). To this end, mobile unit 12 retrieves pre-stored financial information (preconfigured transmission) from a memory unit...." Applicants respectfully disagree.

Jacobs clearly fails to disclose a transmission device having a <u>plurality</u> of preconfigured transmission units, <u>each</u> transmission unit having an <u>associated</u> transmission method. Rather, Jacobs discloses that financial information is stored in a memory device. Here, mobile unit 12 <u>always</u> transmits via a <u>single air interface</u> either to the cash register 14 or to the base station 22, as seen in Fig. 1. There is no disclosure, however, of a plurality of transmission units each associated with a transmission method. In the claimed invention, on the other hand, the telecommunications device can transmit in a variety of ways (i.e. different transmission methods) via a plurality of transmission devices. For example, claim 1 requires that "the transmission device has a plurality of preconfigured transmission units each having an associated transmission method, and a selection device to select one or more preconfigured transmission that is based on a predetermined algorithm at a specific or periodic time instance based on a particular trigger), the reference fails to disclose a transmission unit that is preconfigured (a preconfigured transmission <u>unit</u>) to transmit using a particular method (e.g. email, fax, etc.). That is, the unit transmitting, for example SMS, is preconfigured to ensure that data is transmitted correctly

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according to the SMS protocol, and the unit transmitting faxes is preconfigured to ensure that data is transmitted correctly according to a fax protocol, etc.

Since the recited structure is not disclosed by the applied prior art, claims 1-5, 7, 9 and 11-13 are patentable.

Claims 6, 8, 10 and 14-15 have been rejected under 35 USC 103(a) as unpatentable over Jacobs in view of various combinations of Mark, Heinonen and Kohda. The rejections are respectfully traversed for the same reasons presented in the arguments presented above.

In view of the above, Applicants submit that this application is in condition for allowance. An indication of the same is solicited. The Commissioner is hereby authorized to charge deposit account 02-1818 for any fees which are due and owing, referencing Attorney Docket No 118744-200.

Respectfully submitted,

BELL, BOYO & LLOYDA

Kevin R. Spivak

Reg. No. 43,148 Customer No. 29177

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